

# GOODS CARRYING VEHICLE

## Summary of Cover

### **An insurance package for your business, available for:**

- Customers who carry their own goods
- Customers who are self-employed, partnerships or limited companies
- Customers with up to four goods carrying vehicles
- Customers and goods carrying drivers who have not had insurance declined, withdrawn or been subject to special conditions
- Customers with goods carrying vehicles not exceeding a GVW of 4.5 tonnes

### **Why choose the AXA Goods Carrying Vehicle Product?**

**Tailor-made for Your Business** – Goods Carrying Vehicle Insurance provides 3 levels of cover to choose from to best meet your needs.

**Someone to help you when you need it** – We realise that accidents or breakdowns can happen at any time of the day or night that is why we have a FREE 24 hour Assistance helpline which operates 365 days a year. If you ask us we will issue you with a European Assistance travel pack which in addition to the help line facilities will also provide cover for vehicle recovery back to the UK, towing and emergency repairs, repatriation of driver or passengers as the result of injury or illness plus a Legal Defence and claims recovery service.

**UK Emergency Breakdown Service** – A dedicated telephone number will put you in contact with an operator who will at your request arrange for the attendance of a recovery specialist to provide roadside repairs or the recovery of your vehicle and passengers to the nearest suitable garage or destination. You are responsible for the payment directly to the recovery operator and to other suppliers for their costs and fees for goods or services supplied.

**UK Accident Recovery** – If your vehicle is immobilised following a motor accident AXA Assistance will arrange and pay for the cost of transporting the vehicle and passengers to your home address, your immediate destination or the nearest suitable repairer.

**Discounts** – We offer an extensive scale of No Claims Discount which will only be reduced if we make a claim payment which we are unable to recover from a third party. In addition we offer discounts for a number of occupations relating to the building trade.

**Spreading your cost** – You can take up the option to pay your annual premium by monthly direct debit helping you to manage your cashflow. There will be a charge associated with this. Please speak to your Insurance Advisor for details.

**Contract Availability** – This contract is available for customers who are Self-Employed, working in a Partnership or are registered as a Limited Company. Acceptability is restricted to drivers over the age of 25 and Commercial Vehicles with a Gross Vehicle Weight of up to 4.5 Tonnes.

**Law Applicable** – You and we are free to choose the laws applicable to the policy. As we are based in England, we propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this.



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# Policy Summary

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This document is a summary of the insurance cover provided by the Goods Carrying Vehicle Insurance and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the Policy document, a copy of which can be provided upon request. This summary is provided for you for information purposes only and does not form part of your insurance contract.

## Type of Insurance Cover

Goods Carrying Vehicle Insurance provides 3 levels of cover to choose from to best meet your needs. This insurance can provide cover on a fully Comprehensive, Third Party Fire & Theft or Third Party Only basis depending on the level of cover selected and is on a single vehicle per policy basis.

Please refer to your Policy schedule for your selected cover.

The maximum amount we will pay are the sums and limits shown within your Policy wording or on the Policy schedule. This is not an agreed value Policy but the current vehicle value you declare must be an accurate assessment of the total value of the vehicle including the most expensive trailer it may tow. If your assessment is not accurate this may result in the amount that we pay you in the event of a claim being reduced.

## Policy Conditions

You should disclose all material facts as failure to do so could invalidate the policy. A material fact is information which is likely to influence an insurer in the assessment and acceptance of a risk. You must disclose all material facts about yourself, any other drivers, the vehicle and its use that is known to you at the time of applying for this insurance. If you have any doubt as to whether a fact is material or not then you should disclose it to avoid any chance of invalidating the policy.

Cover applies to Great Britain, Northern Ireland, the Isle of Man, the Channel Islands, and the Republic of Ireland. Automatic Minimum compulsory motor insurance for EU and EU approved countries is provided. The Policy cover can be extended to EU and EU approved countries free for 93 days.

Features and Benefits			
Comprehensive	Third Party Fire and Theft	Third Party Only	Policy Ref
Legal Liability for death or injury to other people – <b>unlimited</b> amount	Legal Liability for death or injury to other people – <b>unlimited</b> amount	Legal Liability for death or injury to other people – <b>unlimited</b> amount	Page 8
Legal Liability for damage to other people's property due to an accident involving your vehicle – <b>£5,000,000</b> limit.	Legal Liability for damage to other people's property due to an accident involving your vehicle – <b>£5,000,000</b> limit.	Legal Liability for damage to other people's property due to an accident involving your vehicle – <b>£5,000,000</b> limit.	Page 8
Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving – <b>unlimited</b> amount	Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving – <b>unlimited</b> amount	Legal fees and expenses if we provide our written permission in defending the charge of manslaughter or causing death by reckless driving – <b>unlimited</b> amount	Page 8
Emergency Medical Treatment	Emergency Medical Treatment	Emergency Medical Treatment	Page 8

<b>Features and Benefits</b>			
<b>Comprehensive</b>	<b>Third Party Fire and Theft</b>	<b>Third Party Only</b>	<b>Policy Ref</b>
Replacement or repair of your vehicle, or spare parts if your vehicle, accessories or spare parts are lost or damaged	Replacement or repair of your vehicle, or spare parts if your vehicle, accessories or spare parts are lost or damaged as the result of: Fire, self ignition, lightning, explosion, theft or attempted theft		Page 9
Recovery and Redelivery of your vehicle to the nearest repairers and back to your home address if your vehicle is disabled following an accident covered by this Policy.	Recovery and Redelivery of your vehicle to the nearest repairers and back to your home address if your vehicle is disabled following an accident covered by this Policy if the damage is as the result of: Fire, self ignition, lightning, explosion, theft or attempted theft		Page 9
Breakage of windows and windscreens in your vehicle			Page 12
Any resulting scratched bodywork due to broken windows or windscreens			Page 12
Dedicated telephone number for authorised windows and windscreen repairers	Dedicated telephone number for authorised windows and windscreen repairers	Dedicated telephone number for authorised windows and windscreen repairers	Pages 12 & 20
Trailers specified by you will be covered to the level of the cover selected for your vehicle whilst attached or detached	Trailers specified by you will be covered to the level of the cover selected for your vehicle whilst attached or detached	Trailers specified by you will be covered to the level of the cover selected for your vehicle whilst attached or detached	Page 12
Unspecified Trailers will be covered to the level of cover selected for your vehicle but only whilst attached to that vehicle	Unspecified Trailers will be covered to the level of cover selected for your vehicle but only whilst attached to that vehicle	Unspecified Trailers will be covered to the level of cover selected for your vehicle but only whilst attached to that vehicle	Page 12
If your driver dies as the result of an accident covered by the Policy or within 3 months of injuries sustained in the accident we will pay £5,000 to his estate.			Page 13

<b>Features and Benefits</b>			
<b>Comprehensive</b>	<b>Third Party Fire and Theft</b>	<b>Third Party Only</b>	<b>Policy Ref</b>
If an incident occurs which is covered by this Policy we will pay up to £250 medical expenses for any person injured who is travelling in your vehicle, including the driver, at the time of the incident.			Page 13
This Policy will pay £250 for any one claim for loss of or damage to Personal Belongs in or on the vehicle			Page 14
We offer a UK Breakdown Referral Service where we can arrange at your request for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK.	We offer a UK Breakdown Referral Service where we can arrange at your request for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK.	We offer a UK Breakdown Referral Service where we can arrange at your request for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK.	Page 19
If your vehicle is immobilised following a motor accident anywhere in the UK we will arrange for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK.	If your vehicle is immobilised following a motor accident anywhere in the UK we will arrange for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK.	If your vehicle is immobilised following a motor accident anywhere in the UK we will arrange for the attendance of a vehicle recovery specialist to provide roadside assistance or recovery of your vehicle and passengers to the nearest suitable garage or immediate destination in the UK.	Page 19

**Significant or Unusual Exclusions and Limitations**

<b>Limitations</b>	<b>Applies to</b>
Cover against Damage to Third Party property is limited to £5,000,000	Section 1 – Legal Liability to Third Parties
Maximum payment is £100 for broken windows or windscreens if the work is not carried out by an authorised service provider	Section 3 – Broken Windows or Windscreen
Medical Expenses payment is limited to £250 per claimant	Section 6 – Medical Expenses
We will pay up to a total of £250 for any one claim	Section 7 – Personal Belongings
If you wish to extend the Geographical Limits of this Policy to a country outside of the EU You must refer to us for consideration. The provision of this cover is at our discretion and will be subject to an additional premium.	Section 10 – Geographical Limits
You are responsible for the direct payment to suppliers of all costs of goods and services supplied as part of the Breakdown Assistance services	Section 12 – AXA Insurance UK Assistance
<b>Exclusions</b>	<b>Applies to</b>
We will not pay for losses as the result of theft if the ignition or entry device is left in or on the vehicle.	Section 2 – Loss or Damage to your vehicle
Cover will not apply if your trailer is attached to any vehicle other than your vehicle	Section 4 – Trailers and Disabled Vehicles
You are towing any trailer or disabled mechanically propelled vehicle for hire and reward	Section 4 – Trailers and Disabled Vehicles
Any Loss of or Damage to any property in or on any trailer or mechanically propelled vehicle	Section 4 – Trailers and Disabled Vehicles

<b>Excesses</b>		
<b>Comprehensive</b>	<b>Third Party Fire and Theft</b>	<b>Third Party Only</b>
Young and inexperienced drivers - amount stated in the Policy	Young and inexperienced drivers - amount stated in the Policy	
<b>£200</b> for fire, theft including attempted theft and malicious damage claims	<b>£200</b> for fire, theft and attempted theft claims	
<b>£100</b> for all other damage claims, excluding windscreen		
<b>£50</b> windscreen excess		
<b>£150</b> optional additional excess		

**Policy Duration**

This is an annually renewable Policy which is underwritten by AXA Insurance UK plc.

**Cancelling Your Policy**

We may cancel the Policy at any time having first provided you with 21 days notice of cancellation Refer to the Policy wording for full details of our cancellation rights.

**Statutory Cancellation Rights**

You may cancel this Policy during the 14 days from receipt of the Policy documents (new business) or conclusion of the renewal by giving notice in writing during this period and returning all effective Certificates of Insurance to your Insurance Adviser at the address shown in their correspondence or to the AXA Insurance address shown on your Policy schedule.

There is no refund of premium in the event of a total loss claim however in all other cases we will retain an amount of premium in proportion to the time You have been on cover (subject to a minimum premium of £10) and refund the balance to you.

In the event of a total loss if you are paying by instalments you will either have to continue with the instalment payments until the Policy renewal date or we may at our discretion deduct the outstanding instalments due from any claim payment due to be made.

**Cancellation outside the Statutory Cancellation Period**

After the Statutory Cancellation Period You may cancel the Policy at any time however please refer to your Policy wording for full conditions and details of how to cancel including information on any applicable premium refund as the calculation is subject to different conditions after the Statutory Cancellation Period.

**Claim Notification**

In the event that you need to make a claim under your Policy you should contact your Insurance Adviser or alternatively, you can contact AXA Insurance on 0870 900 0860

### **Making Yourself Heard**

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Any complaint you may have should in the first instance be addressed to your insurance adviser, then claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- We have provided you with written confirmation that our internal complaints procedure has been exhausted
- Your business has a turnover of less than £1,000,000

Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

### **Financial Services Compensation Scheme (FSCS)**

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AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non compulsory insurance is protected in full for the first £2,000 and 90% of any amount above the threshold.

Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk)

### **Financial Services Authority Regulation**

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AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.



**AXA Insurance UK plc**

Registered in England No 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD  
A member of the AXA Group of Companies. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.  
In order to maintain a quality service, telephone calls may be monitored or recorded.

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